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04 QUESTIONS EVERY HOMEBUYER SHOULD ASK

After more than **20 years** in the mortgage industry, these are the conversations I believe matter most.

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01. ASK WHAT WILL MY TOTAL MONTHLY PAYMENT ACTUALLY BE?

Don't focus only on the interest rate. Ask what your payment includes:

- Principal
- Interest
- Property Taxes
- Homeowners Insurance
- HOA Fees (if applicable)

A mortgage should fit your lifestyle not just your budget on paper.

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02. ASK IS THIS MORTGAGE THE RIGHT FIT FOR MY LONG-TERM GOALS?

A lower interest rate isn't always the best option.
Ask yourself:

- How long do I plan to stay in this home?
- Will my financial situation change?
- Do I value payment stability or flexibility?

The right mortgage supports your future and not just today's market.

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03. ASK WHAT COSTS SHOULD I EXPECT BEYOND THE DOWN PAYMENT?

Many buyers prepare for the down payment... but overlook closing costs. Before moving forward, ask for a breakdown of:

- Lender fees
- Title & escrow costs
- Taxes
- Insurance

Knowing the full picture helps you avoid costly surprises.

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04. ASK WHAT COULD DELAY MY LOAN APPROVAL?

One of the smartest questions you can ask is:
"What should I avoid before closing?"
Common mistakes include:

- Opening new credit accounts
- Financing a vehicle
- Changing jobs
- Making large unexplained deposits

Small financial decisions can have a big impact during underwriting.

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EXPERT TIP:

- The best borrowers aren't always the ones with the highest income.They're the ones who prepare.
- Take time to understand your options, ask questions, and never feel pressured into making a decision you don't fully understand.
- An informed decision today can save you stress and money for years to come.

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BUYING A HOME IS ONE OF LIFE'S BIGGEST FINANCIAL DECISIONS.

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Because the best decisions begin with the right knowledge.